

**Information to identify the case:**

Debtor 1	<u>Lucinna Oscar</u>	Social Security number or ITIN	xxx-xx-9144
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-29457-SLM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lucinna Oscar

12/1/21

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Lucinna Oscar  
Debtor

Case No. 16-29457-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 01, 2021

User: admin  
Form ID: 3180W

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Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2021:

Recip ID	Recipient Name and Address
db	+ Lucinna Oscar, 1520 Gregory Avenue, Union, NJ 07083-5517
cr	+ SN Servicing Corporation, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ Waterfall Victoria Grantor Trust II, Series G, thr, Statebridge Company, LLC, 5680 Greenwood Plaza Blvd., Suite 100S, Greenwood Village, CO 80111-2404
516441692	+ Acs/deptofed, 501 Bleecker St, Utica, NY 13501-2401
516446339	+ Andrew M. Lubin, Esq., Milstead & Associates, LLC, 1 E. Stow Road, Marlton, NJ 08053-3118
516667275	+ BONY as trustee CWALT, Inc ALT 2006-26CB Series 20, Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
516446338	+ Bank of America, P.O. Box 31885, Tampa, FL 33631-3885
519051624	+ FRIEDMAN VARTOLO, LLP, Attorneys for SN Servicing Corporation, 85 Broad Street, Suite 501, New York, New York 10004-1734
516441701	+ Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
516441702	+ Fedloan, Po Box 60610, Harrisburg, PA 17106-0610
516441704	+ Hill Wallack LLP, 21 Roszel Road, Princeton, NJ 08540-6669
516441705	+ Investors Savings Bank, 249 Millburn Avenue, Millburn, NJ 07041-1743
516446519	+ Jean B. Gabriel, 75 Wolf Place, Hillside, NJ 07205-1025
516441708	+ Lord&taylor, P.o. Box 1628, Maryland Heights, MO 63043-0628
516451090	Statebridge, 5680 Greenwood Plaza Blvd., Suite 100 S, Englewood, NJ
516441711	+ Statebridge Company, 4600 S Syracuse St Ste 7, Denver, CO 80237-2768
516441717	Us Dept Ed, Po Box 4222, Iowa City, IA 52244
516656060	+ Waterfall Victoria Grantor Trust II, Series G, c/o Statebridge Company, LLC, 5680 Greenwood Plaza, Suite 100S, Greenwood Village, CO 80111-2404

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 01 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 01 2021 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: bknotices@sns.com	Dec 01 2021 20:36:00	SN Servicing Corp, 323 5th Street, Eureka, CA 95501
516441693	EDI: BANKAMER.COM	Dec 02 2021 01:33:00	Bank Of America, Po Box 982238, El Paso, TX 79998
516441694	+ EDI: CITICORP.COM	Dec 02 2021 01:33:00	Citibank / Sears, Po Box 6283, Sioux Falls, SD 57117-6283
516441695	+ EDI: CITICORP.COM	Dec 02 2021 01:33:00	Citibank Sears, Po Box 6189, Sioux Falls, SD 57117-6189
516441696	+ EDI: CITICORP.COM	Dec 02 2021 01:33:00	Citibank, NA, 701 E 60th St N, Sioux Falls, SD 57104-0432
516441697	+ EDI: CITICORP.COM	Dec 02 2021 01:33:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497

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516441699	+ EDI: WFNNB.COM	Dec 02 2021 01:33:00	Comenity Bank/Dress Barn, Po Box 182789, Columbus, OH 43218-2789
516441698	+ EDI: WFNNB.COM	Dec 02 2021 01:33:00	Comenity Bank/anniesez, 995 W 122nd Ave, Westminster, CO 80234-3417
516441700	+ Email/Text: bknotice@ercbpo.com	Dec 01 2021 20:35:00	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
516441703	+ Email/Text: fggbanko@fgny.com	Dec 01 2021 20:35:00	Forster, Garbus & Garbus, Esqs., 7 Banta Place, Hackensack, NJ 07601-5604
516441707	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 01 2021 20:35:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
516546923	+ EDI: MID8.COM	Dec 02 2021 01:33:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516441710	+ EDI: SWCR.COM	Dec 02 2021 01:33:00	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
516441712	+ EDI: RMSC.COM	Dec 02 2021 01:33:00	Syncb/Lord & Taylor, Po Box 965015, Orlando, FL 32896-5015
516441713	+ EDI: RMSC.COM	Dec 02 2021 01:33:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
516441714	+ EDI: RMSC.COM	Dec 02 2021 01:33:00	Synchrony Bank/PC Richard, C/o Po Box 965036, Orlando, FL 32896-0001
516441715	+ EDI: RMSC.COM	Dec 02 2021 01:33:00	Synchrony Bank/QVC, Po Box 965018, Orlando, FL 32896-5018
516441716	EDI: TFSR.COM	Dec 02 2021 01:33:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
517338908	+ Email/Text: bknotices@sns.com	Dec 01 2021 20:36:00	US Bank Trust National Association, c/o SN Servicing, 323 5th Street, Eureka CA 95501-0305
517338909	+ Email/Text: bknotices@sns.com	Dec 01 2021 20:36:00	US Bank Trust National Association, c/o SN Servicing, 323 5th Street, Eureka CA 95501, US Bank Trust National Association, c/o SN Servicing 95501-0305
516570880	EDI: ECMC.COM	Dec 02 2021 01:33:00	US Department of Education, P O Box 16448, Saint Paul MN 55116-0448
516441718	+ EDI: VERIZONCOMB.COM	Dec 02 2021 01:33:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
516441719	+ EDI: CITICORP.COM	Dec 02 2021 01:33:00	Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516441706		Jean Gabriel
516441709		Midland Funding, LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 03, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Elizabeth K. Holdren	on behalf of Creditor Waterfall Victoria Grantor Trust II Series G, through its servicer, Statebridge Company, LLC eak@hillwallack.com, jhanley@hillwallack.com;hwbkj@hillwallack.com;eholdren@ecf.courtdrive.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the SCIG Series III Trust bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Linwood A. Jones	on behalf of Debtor Lucinna Oscar linwoodjonesesq@gmail.com jones.linwooda.r102478@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
Phillip Andrew Raymond	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-26CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-26CB phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

TOTAL: 8